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Electronically Filed - March 1, 2007

Attorneys for Lenders Protection Group

UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEVADA

—ooOoo—

In re:
USA COMMERCIAL MORTGAGE
COMPANY,

Debtor.

Case Nos.:
BK-S-06-10725-LBR
BK-S-06-10726-LBR
BK-S-06-10727-LBR
BK-S-06-10728-LBR
BK-S-06-10729-LBR

In re:
USA CAPITAL REALTY ADVISORS,
LLC,

Debtor.

JOINTLY ADMINISTERED
Chapter 11
Hearing Date: March 1, 2007
Hearing Time: 9:30 a.m.

In re:
USA CAPITAL DIVERSIFIED TRUST
DEED FUND, LLC,

Debtor.

**DECLARATION OF ANTHONY J.
ZERBO IN SUPPORT OF MOTION
FOR LIMITED STAY PENDING
APPEAL**

In re:
USA FIRST TRUST DEED FUND, LLC,

Debtor.

In re: USA SECURITIES, LLC,
Debtor.

Affects: All Debtors

I, ANTHONY J. ZERBO being first duly sworn, do depose and say under the penalty of perjury:

1. I am a creditor in the USA Commercial Mortgage Company ("USACM") bankruptcy case (BK-S-06-10725-LBR) with claims classified as A-4 (General Unsecured Claims) and A-5 (Direct Lender Compromise Claims) classified in Debtors' Third Amended Joint Chapter 11 Plan of Reorganization filed herein on November 15, 2006.

2. I have knowledge of and am competent to testify to the matters stated herein.

3. Attached hereto as Exhibit A are true and correct copies of the loan and or check statements which I received from the Debtor.

4. As detailed in Exhibit A, the Debtors have taken and are holding my property, namely portions of post-petition payments made by third-party borrowers to me as a lender, which payments are processed by Debtor USACM, as a loan servicer.

I hereby swear under penalty of perjury that the assertions of this Declaration are true.

DATED: February 28, 2007

ANTHONY J. ZERBO, AN UNMARRIED MAN

Legal Vesting Name

By: Anthony J. Zerbo
Name

FEB 15 2007

USA Commercial Mortgage Company
as Loan Servicing Agent for Loans Listed Below

Check Statement for January 1, 2007 through January 31, 2007

Account ID: 3485

Anthony J. Zerbo, an unmarried man

780 Saratoga Ave Apt S107
SAN JOSE, CA 95129-2404

Loan Name	Principal Received in Current Period	Prior Period Principal Due to (from) Investor	Net Interest Received in Current Period	Prior Period Interest Due to (from) Investor	Total Due to (from) Investor
6425 Gess, LTD	\$0.00	\$0.00	\$0.00	(\$4,736.77)	(\$4,736.77)
Amesbury/Hatters Point	\$0.00	\$0.00	\$0.00	\$624.40	\$624.40
BarUSA/\$15,300,000	\$0.00	\$0.00	\$6.00	\$11,034.44	\$11,040.44
Bundy Canyon \$2,500,000	\$0.00	\$0.00	\$0.00	\$302.08	\$302.08
Gramercy Court Condos	\$0.00	\$0.00	\$0.00	\$61.85	\$61.85
HFA- Clear Lake	\$0.00	\$0.00	\$0.00	(\$6,766.70)	(\$6,766.70)
Huntsville	\$0.00	\$0.00	\$0.00	(\$1,617.88)	(\$1,617.88)
Mountain House Business Park	\$0.00	\$0.00	\$0.00	\$1,098.57	\$1,098.57
Universal Hawaii	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	\$0.00	\$0.00	\$6.00	\$0.00	\$6.00

Court Required Holdbacks:

2% Service Fees	(\$0.97)
Collection Costs	(\$20.07)
Net Check Amount	(\$15.03)

The current period is the period covered by the statement.

The prior period reflects the amounts netted or held back post-petition.

This statement is provided for information purposes only and is intended for the sole benefit of the named vested party.

This statement is not intended to represent a loan payoff quote.

USACM reserves the right to update and supplement this statement.

THIS STATEMENT REFLECTS THE STATUS THROUGH JANUARY 31, 2007

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